HIGH PLAINS LAND & TITLE 107 GUNSMOKE, P. O. BOX 878 **DODGE CITY, KANSAS 67801** PHONE: (620) 225-6574 FAX: (620) 225-6575

CHARGES FOR ESCROW, CLOSING, AND OTHER SERVICES

CLOSINGS: ANY TYPE OF CLOSING

COMMITMENTS: (NO POLICY ISSUED)

FORECLOSURES PLATTING **INFORMATIONAL** TO BE DETERMINED

OWNERS POLICIES:

POLICIES OF TITLE INSURANCE PROTECTING THE OWNERS

MORTGAGE POLICIES:

POLICIES OF TITLE INSURANCE PROTECTING THE INTEREST OF MORTGAGE LENDERS

SIMULTANEOUSLY ISSUED LOAN POLICY:

LOAN POLICY ISSUED SIMULTANEOUSLY WITH THE ISSUE OF AN OWNERS POLICY IN AN AMOUNT EQUAL TO OR EXCEEDING THE AMOUNT OF SAID LOAN POLICY

2ND MTG POLICY AT SAME TIME AS FIRST POLICY:

Second Mortgage Policy issued at same time as the first Policy

\$ 250.00

ABROGATED

MAY 1 0 2010

SANDY PRAEGER Commissioner of Insurance

\$200.00 plus premium

\$200.00 plus premium

\$150.00

FILED

AUG 2 6 2009

SANDY PRAEGER \$100.00 plus premium

\$200.00

CANCELLATION CHARGE:

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\$ 200.00 MINIMUM

\$ 50.00

MULTIPLE LOT OR TRACT CHARGES:

CHARGE MADE IN CONNECTION WITH THE ISSUANCE OF EITHER AN OWNERS OR A MORTGAGEES POLICY WHEN THE SUBJECT PROPERTY CONSISTS OF MORE THAN ONE CHAIN OF TITLE

MISCELLANEOUS CHARGES:

6, 12 OR 24 MONTH CHAIN OF TITLE:

\$50.00

ABROGATED

MAY 1 0 2010

SANDY PRAEGER Commissioner of Insurance

HIGH PLAINS LAND & TITLE are submitting these rates with the knowledge that if a transaction requires additional information and/or services other than the basic rates stated above, a Unique or Unusual Rule Rate filing will be filed with the State of Kansas.

FILED

AUG 2 6 2009

SANDY PRAEGER Commissioner of Insurance

TITLE INSURANCE

SPECIAL RULE FOR RATING UNIQUE OR UNUSUAL CONDITIONS

IF IT CAN BE CLEARLY DEMONSTRATED THAT A RISK PRESENTS UNIQUE OR UNUSUAL CONDITIONS OF EXPOSURE OR HAZARD SUCH THAT THE APPLICATION OF THE NORMAL RATING PROCEDURE DOES NOT PRODUCE A REASONABLE AND EQUITABLE RATE FOR THE RISK, SUCH RISK MAY BE TREATED ON AN INDIVIDUAL RATE BASIS.

REQUESTS FOR TREATMENT UNDER THIS RULE SHALL BE SUBMITTED TO THE INSURANCE COMMISSIONER AND SHALL BE ACCOMPANIED BY EVIDENCE SPECIFICALLY SETTING FORTH THE REASONS FOR THE REQUEST ALONG WITH FULL SUPPORTING INFORMATION EVIDENCING THAT THE SPECIAL TREATMENT IS NOT A VIOLATION OF K.S.A. 40-2404 (14) RELATING TO REBATES AND OTHER INDUCEMENTS IN TITLE INSURANCE. SUCH RATES MUST BE FILED WITH THE COMMISSIONER OF INSURANCE PRIOR TO QUOTATION OR BEING MADE EFFECTIVE.

ABROGATED

MAY 1 0 2010 SANDY PRAEGER Commissioner of Insurance

FILED

AUG 2 6 2009

SANDY PRAEGER Commissioner of Insurance

HIGH PLAINS LAND & TITLE 107 GUNSMOKE, P. O. BOX 878 DODGE CITY, KANSAS 67801 PHONE: (620) 225-6574 FAX: (620) 225-6575

CHARGES FOR ESCROW, CLOSING, AND OTHER SERVICES

CLOSINGS: ANY TYPE OF CLOSING (BASE RATE) \$300.00 COMMITMENTS: (NO POLICY ISSUED) \$ 300.00 FORECLOSURES PLATTING FILED **INFORMATIONAL** TO BE DETERMINED AUG 1 4 2015 **OWNERS POLICIES:** \$250.00 plus premium POLICIES OF TITLE INSURANCE PROTECTING KEN SELZER THE OWNERS Commissioner of Insurance **MORTGAGE POLICIES:** \$250.00 plus premium POLICIES OF TITLE INSURANCE PROTECTING THE INTEREST OF MORTGAGE LENDERS SECOND MORTGAGE POLICIES: \$150.00 plus premium A SIMULTANEOUS MORTGAGE FILED AT THE SAME TIME AS THE FIRST MORTGAGE. SIMULTANEOUSLY ISSUED LOAN POLICY: \$200.00 LOAN POLICY ISSUED SIMULTANEOUSLY WITH THE ISSUE OF AN OWNERS POLICY IN AN AMOUNT EQUAL TO OR EXCEEDING THE AMOUNT OF SAID LOAN POLICY **MULTIPLE LOT OR TRACT CHARGES:** \$ 100.00 CHARGE MADE IN CONNECTION WITH THE ISSUANCE OF EITHER AN OWNERS OR A MORTGAGEES POLICY WHEN THE SUBJECT PROPERTY CONSISTS OF MORE THAN ONE CHAIN OF TITLE **MISCELLANEOUS CHARGES:** 6. 12, OR 24 MONTH CHAIN OF TITLE: \$50.00 **CANCELLATION CHARGE: \$250.00 MINIMUM**

ENDORSEMENT CHARGES: <u>SEE COMMENT BELOW:</u> A NORMAL TRANSACTION – NO ENDORSEMENT CHARGES

A COMMERCIAL TRANSACTION WITH MULTI-ENDORSEMENTS REQUESTED, A CHARGE WILL BE ASSESSED ACCORDING TO THE REQUESTED ENDORSEMENT.

REISSUE CREDIT: Reissue Credit will be given if prior research had been done or prior policy had been submitted.

No reissue credit will be given on prior policies over 5 years old.

FILED

NOTE: High Plains Land & Title are submitting these rates with the knowledge that if a transaction requires additional information and/or 15 services other than the basic rates stated above, a Unique or Unusual Rule Rate Filing will be filed with the State of Kansas. Commissioner of Insurance

FACE AMT	OWNERS	OWNERS PRIOR	MORTGAGE	MTG PRIOR
OF POLICY	POLICY	POLICY REISSUE	POLICY	POLICY
		CREDIT		REISSUE
1,000.00	\$285.00	\$1.40	\$275.00	\$1.00
TO \$10,000.	SAME			
11,000	\$288.50	\$15.40	\$277.50	\$11.00
12,000.00	\$292.00	\$16.80	\$280.00	\$12.00
13,000.00	\$295.50	\$18.20	\$282.50	\$13.00
14,000.00	\$299.00	\$19.60	\$285.00	\$14.00
15,000.00	\$302.50	\$21.00	\$287.50	\$15.00
16,000.00	\$306.00	\$22.40	\$290.00	\$16.00
17,000.00	\$309.50	\$23.80	\$292.50	\$17.00
18,000.00	\$313.00	\$25.20	\$295.00	\$18.00
19,000.00	\$316.50	\$26.60	\$297.50	\$19.00
20,000.00	\$320.00	\$28.00	\$300.00	\$20.00
21,000.00	\$323.50	\$29.40	\$302.50	\$21.00
22,000.00	\$327.00	\$30.80	\$305.00	\$22.00
23,000.00	\$330.50	\$32.20	\$307.50	\$23.00
24,000.00	\$334.00	\$33.60	\$310.00	FILED \$24.00
25,000.00	\$337.50	\$35.00	\$312.50	\$25.00
26,000.00	\$341.00	\$36.40	\$315.00	AUG 1 4 20 526.00
27,000.00	\$344.50	\$37.80	\$317.50	\$27.00
28,000.00	\$348.00	\$39.20	\$320.00	KEN SELZER28.00
29,000.00	\$351.50	\$40.60	\$322. 50 m	missioner of In\$293.000
30,000.00	\$355.00	\$42.00	\$325.00	\$30.00
31,000.00	\$358.50	\$43.40	\$327.50	\$31.00
32,000.00	\$362.00	\$44.80	\$330.00	\$32.00
33,000.00	\$365.50	\$46.20	\$332.50	\$33.00
34,000.00	\$369.00	\$47.60	\$335.00	\$34.00
35,000.00	\$372.50	\$49.00	\$337.50	\$35.00
36,000.00	\$376.00	\$50.40	\$340.00	\$36.00
37,000.00	\$379.50	\$51.80	\$342.50	\$37.00
38,000.00	\$383.00	\$53.20	\$345.00	\$38.00
39,000.00	\$386.50	\$54.60	\$347.50	\$39.00
40,000.00	\$390.00	\$56.00	\$350.00	\$40.00
41,000.00	\$393.50	\$57.40	\$352.50	\$41.00
42,000.00	\$397.00	\$58.80	\$355.00	\$42.00
43,000.00	\$400.50	\$60.20	\$357.50	\$43.00
44,000.00	\$404.00	\$61.60	\$360.00	\$44.00
45,000.00	\$407.50	\$63.00	\$362.50	\$45.00

46,000.00	\$411.00	\$64.40	\$365.00	\$46.00
47,000.00	\$414.00	\$65.80	\$367.50	\$47.00
48,000.00	\$418.00	\$67.20	\$370.00	\$48.00
49,000.00	\$421.50	\$68.60	\$372.50	\$49.00
50,000.00	\$425.00	\$70.00	\$375.00	\$50.00
51,000.00	\$428.00	\$71.20	\$377.00	\$50.80
52,000.00	\$431.00	\$72.40	\$379.00	\$51.60
53,000.00	\$434.00	\$73.60	\$381.00	\$52.40
54,000.00	\$437.00	\$74.80	\$383.00	\$53.20
55,000.00	\$440.00	\$76.00	\$385.00	\$54.00
56,000.00	\$443.00	\$77.20	\$387.00	\$54.80
57,000.00	\$446.00	\$78.40	\$389.00	\$55.60
58,000.00	\$449.00	\$79.60	\$391.00	\$56.40
59,000.00	\$452.00	\$80.80	\$393.00	\$57.20
60,000.00	\$455.00	\$82.00	\$395.00	\$58.00
61,000.00	\$458.00	\$83.20	\$397.00	\$58.80
62,000.00	\$460.00	\$84.40	\$399.00	\$59.60
63,000.00	\$464.00	\$85.60	\$401.00	\$60.40
64,000.00	\$467.00	\$86.80	\$403.00	\$61.20
65,000.00	\$470.00	\$88.00	\$405.00	FILED \$62.00
66,000.00	\$473.00	\$89.20	\$407.00	\$62.80
67,000.00	\$476.00	\$90.40	\$409.00	ALIC 1 4 2015
68,000.00	\$479.00	\$91.60	\$411.00	AUG 1 4 2954.40
69,000.00	\$482.00	\$92.80	\$413.00	KEN SELZER5.20
70,000.00	\$485.00	\$94.00	\$415.00 Com	missioner of Inserance
71,000.00	\$488.00	\$95.20	\$417.00	\$66.80
72,000.00	\$491.00	\$96.40	\$419.00	\$67.60
73,000.00	\$494.00	\$97.60	\$421.00	\$68.40
74,000.00	\$497.00	\$98.80	\$423.00	\$69.20
75,000.00	\$500.00	\$100.00	\$425.00	\$70.00
76,000.00	\$503.00	\$101.20	\$427.00	\$70.80
77,000.00	\$506.00	\$102.40	\$429.00	\$71.60
78,000.00	\$509.00	\$103.60	\$431.00	\$72.40
79,000.00	\$512.00	\$104.80	\$433.00	\$73.20
80,000.00	\$515.00	\$106.00	\$435.00	\$74.00

FACE AMT	OWNERS	OWNERS PRIOR	MORTGAGE	MTG PRIOR
OF POLICY	POLICY	POLICY REISSUE	POLICY	POLICY
		CREDIT		REISSUE
81,000.00	\$518.00	\$107.20	\$437.00	\$74.80
82,000.00	\$521.00	\$108.40	\$439.00	\$75.60
83,000.00	\$524.00	\$109.60	\$441.00	\$76.40
84,000.00	\$527.00	\$110.80	\$443.00	\$77.20
85,000.00	\$530.00	\$112.00	\$445.00	\$78.00
86,000.00	\$533.00	\$113.20	\$447.00	\$78.80
87,000.00	\$536.00	\$114.40	\$449.00	\$79.60
88,000.00	\$539.00	\$115.60	\$451.00	\$80.40
89,000.00	\$542.00	\$116.80	\$453.00	\$81.20
90,000.00	\$545.00	\$118.00	\$455.00	\$82.00
91,000.00	\$548.00	\$119.20	\$457.00	\$82.80
92,000.00	\$301.00	\$120.40	\$459.00	\$83.60
93,000.00	\$554.00	\$121.60	\$461.00	\$84.40
94,000.00	\$557.00	\$122.80	\$463.00	\$85.20
95,000.00	\$560.00	\$124.00	\$465.00	\$86.00
96,000.00	\$563.00	\$125.20	\$467.00	\$86.80
97,000.00	\$566.00	\$126.40	\$469.00	\$87.60
98,000.00	\$569.00	\$127.60	\$471.00	\$88.40
99,000.00	\$572.00	\$128.80	\$473.00	\$89.20
100,000.00	\$575.00	\$130.00	\$475.00	FILED \$90.00
				AUG 1 4 201590.70
101,000.00	\$577.00	\$130.80	\$476.75	
102,000.00	\$579.00	\$131.60	\$478.50	KEN SELZER \$91.40
103,000.00	\$581.00	\$132.40	\$480.25 Con	KEN SELZER missioner of Insurance \$92.80
104,000.00	\$583.00	\$133.20	\$482.00	\$92.80
105,000.00	\$585.00	\$134.00	\$483.75	\$93.50
106,000.00	\$587.00	\$134.80	\$485.50	\$94.20
107,000.00	\$589.00	\$135.60	\$487.25	\$94.90
108,000.00	\$591.00	\$136.40	\$489.00	\$95.60
109,000.00	\$593.00	\$137.20	\$490.75	\$96.30
110,000.00	\$595.00	\$138.00	\$492.50	\$97.00
111,000.00	\$597.00	\$138.80	\$494.25	\$97.70
112,000.00	\$599.00	\$139.60	\$496.00	\$98.40
113,000.00	\$601.00	\$140.40	\$497.75	\$99.10
114,000.00	\$603.00	\$141.20	\$499.50	\$99.80
115,000.00	\$605.00	\$142.00	\$501.25	\$100.50
116,000.00	\$607.00	\$142.80	\$503.00	\$101.20
117,000.00	\$609.00	\$143.60	\$504.75	\$101.90
118,000.00	\$611.00	\$144.40	\$506.50	\$102.60
119,000.00	\$613.00	\$145.20	\$508.25	\$103.30
120,000.00 `	\$615.00	\$146.00	\$510.00	\$104.00

121,000.00	\$617.00	\$146.80	\$511.75	\$104.70
122,000.00	\$619.00	\$147.60	\$513.50	\$105.40
123,000.00	\$621.00	\$148.40	\$515.25	\$106.10
124,000.00	\$623.00	\$149.20	\$517.00	\$106.80
125,000.00	\$625.00	\$150.00	\$518.75	\$107.50
126,000.00	\$627.00	\$150.80	\$520.50	\$108.20
127,000.00	\$629.00	\$151.60	\$522.50	\$108.90
128,000.00	\$631.00	\$152.40	\$524.00	\$109.60
129,000.00	\$633.00	\$153.20	\$525.75	\$110.30
130,000.00	\$635.00	\$154.00	\$527.50	\$111.00
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131,000.00	\$637.00	\$154.80	\$529.25	\$111.70
132,000.00	\$639.00	\$155.60	\$531.00	\$112.40
133,000.00	\$641.00	\$156.40	\$532.75	\$113.10
134,000.00	\$643.00	\$157.20	\$534.50	\$113.80
135,000.00	\$645.00	\$158.00	\$536.25	\$114.50
136,000.00	\$647.00	\$158.80	\$538.00	\$115.20
137,000.00	\$649.00	\$159.60	\$539.75	\$115.90
138,000.00	\$651.00	\$160.40	\$541.50	\$116.60
139,000.00	\$653.00	\$161.20	\$543.25	\$117.30
140,000.00	\$655.00	\$162.00	\$545.00	\$118.00
10,000.00	<i>QUUU</i>	Ŷ101.00	\$510100	+
141,000.00	\$657.00	\$162.80	\$546.75	\$118.70
142,000.00	\$659.00	\$163.60	\$548.50	C110 40
143,000.00	\$661.00	\$164.40	\$550.20	FILED \$119.40 \$120.10
144,000.00	\$663.00	\$165.20	\$552.00	\$120.80
145,000.00	\$665.00	\$166.00	\$553.00	AUG 1 4 20 5120.80
146,000.00	\$667.00	\$166.80	\$558.50	KEN SELZER 122.20
147,000.00	\$669.00	\$167.60		missioner of Insurance
148,000.00	\$671.00	\$168.40	\$559.00	\$123.60
149,000.00	\$673.00	\$169.20	\$560.75	\$124.30
150,000.00	\$675.00	\$170.00	\$562.50	\$125.00
151,000.00	\$677.00	\$170.80	\$564.50	\$125.70
152,000.00	\$679.00	\$171.60	\$566.00	\$126
153,000.00	\$681.00	\$172.40	\$567.75	\$127.10
154,000.00	\$683.00	\$173.20	\$569.50	\$127.80
155,000.00	\$685.00	\$174.00	\$571.25	\$128.50
156,000.00	\$687.00	\$174.80	\$573.00	\$129.20
157,000.00	\$689.00	\$175.60	\$574.75	\$129.90
158,000.00	\$691.00	\$176.40	\$576.50	\$130.60
159,000.00	\$693.00	\$177.20	\$578.25	\$131.30
160,000.00	\$695.00	\$178.00	\$580.00	\$132.00
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161,000.00	\$697.00	\$178.80	\$581.75	\$132.70
162,000.00	\$699.00	\$179.60	\$583.50	\$133.40
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163,000.00	\$701.00	\$180.40	\$585.25	\$134.10
164,000.00	\$703.00	\$181.20	\$587.00	\$134.80
165,000.00	\$705.00	\$182.00	\$588.75	\$135.50
166,000.00	\$707.00	\$182.80	\$590.50	\$136.20
167,000.00	\$709.00	\$183.60	\$592.25	\$136.90
168,000.00	\$711.00	\$184.40	\$594.00	\$137.60
169,000.00	\$713.00	\$185.20	\$595.75	\$138.30
170,000.00	\$715.00	\$186.00	\$597.50	\$139.00
171,000.00	\$717.00	\$186.80	\$599.25	\$139.70
172,000.00	\$719.00	\$187.60	\$601.00	\$140.40
173,000.00	\$721.00	\$188.40	\$602.75	\$141.10
174,000.00	\$723.00	\$189.20	\$604.50	\$141.80
175,000.00	\$725.00	\$190.00	\$606.25	\$142.50
176,000.00	\$727.00	\$190.80	\$608.00	\$143.20
177,000.00	\$729.00	\$191.60	\$609.75	\$143.90
178,000.00	\$731.00	\$192.40	\$611.00	\$144.60
179,000.00	\$733.00	\$193.20	\$613.25	\$145.30
180,000.00	\$735.00	\$194.00	\$615.00	\$146.00
\$181,000.00	\$737.00	\$194.80	\$616.75	\$146.70
182,000.00	\$739.00	\$195.60	\$618.50	\$147.40
183,000.00	\$741.00	\$196.40	\$620.25	\$148.10
184,000.00	\$743.00	\$197.20	\$622.00	\$148.80
185,000.00	\$745.00	\$198.00	\$623.75 FILE	
186,000.00	\$747.00	\$198.80	\$625.50	\$150.20
187,000.00	\$749.00	\$199.60		2015 \$150.90
188,000.00	\$751.00	\$200.40	\$629.00	\$151.60
189,000.00	\$753.00	\$201.20	\$630.70KEN SEL	ZER \$152.30
190,000.00	\$755.00	\$202.00	sesenthissioner c	1113019159.00
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191,000.00	\$757.00	\$202.80	\$634.25	\$153.70
192,000.00	\$759.00	\$203.60	\$636.00	\$154.40
193,000.00	\$761.00	\$204.40	\$637.75	\$155.10
194,000.00	\$763.00	\$205.20	\$639.50	\$155.80
195,000.00	\$765.00	\$206.00	\$641.25	\$156.50
196,000.00	\$767.00	\$206.80	\$643.00	\$157.20
197,000.00	\$769.00	\$207.60	\$644.75	\$157.90
198,000.00	\$771.00	\$208.40	\$646.50	\$158.60
199,000.00	\$773.00	\$209.20	\$648.25	\$159.30
200,000.00	\$775.00	\$210.00	\$650.00	\$160.00
201 000 00		¢210.00	CCE1 75	¢160.70
201,000.00	\$777.00	\$210.80	\$651.75	\$160.70 \$161.40
202,000.00	\$779.00	\$211.60	\$653.50	\$162.10
203,000.00	\$781.00	\$212.40	\$655.25 \$657.00	\$162.80
204,000.00	\$783.00	\$213.20 \$214.00	\$658.75	\$163.50
205,000.00	\$785.00	ŞZ14.00	<i>2020.73</i>	\$105.50

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206,000.00	\$787.00	\$214.80	\$660.50	\$164.20
207,000.00	\$789.00	\$215.60	\$662.50	\$164.90
208,000.00	\$791.00	\$216.40	\$664.00	\$165.60
209,000.00	\$793.00	\$217.20	\$665.75	\$166.30
210,000.00	\$795.00	\$218.00	\$667.50	\$167.00
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211,000.00	\$797.00	\$218.80	\$669.25	\$167.70
212,000.00	\$799.00	\$219.50	\$671.00	\$168.40
213,000.00	\$801.00	\$220.40	\$672.75	\$169.10
214,000.00	\$803.00	\$221.20	\$674.50	\$1.69.80
215,000.00	\$805.00	\$222.00	\$676.25	\$170.50
216,000.00	\$807.00	\$222.80	\$678.00	\$171.20
217,000.00	\$809.00	\$223.60	\$679.75	\$171.90
218,000.00	\$811.00	\$224.40	\$681.50	\$172.60
219,000.00	\$813.00	\$225.20	\$683.25	\$173.30
220,000.00	\$815.00	\$226.00	\$685.00	\$174.00
220,000.00	9819.00	\$220.00	ç003.00	<i>Q1</i> , 1.00
221,000.00	\$817.00	\$226.80	\$686.75	\$174.70
222,000.00	\$819.00	\$227.60	\$688.50	\$175.40
223,000.00	\$821.00	\$228.40	\$690.25	\$176.10
224,000.00	\$823.00	\$229.20	\$692.00	\$176.80
225,000.00	\$825.00	\$230.00	\$693.75	\$177.50
226,000.00	\$827.00	\$230.80	\$695.50	\$178.20
227,000.00	\$829.00	\$230.61	\$667.25	\$178.90
228,000.00	\$831.00	\$232.40	\$699.00	FILED \$179.60
229,000.00	\$833.00	\$233.20	\$700.75	\$180.30
230,000.00	\$835.00	\$234.00		JG 1 4 29181.00
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231,000.00	\$837.00	\$234.80	\$704.25 K	EN SELZER
232,000.00	\$839.00	\$235.60	\$706.00	\$182.40
233,000.00	\$841.00	\$236.40	\$707.75	\$183.10
234,000.00	\$843.00	\$237.20	\$709.50	\$183.80
235,000.00	\$845.00	\$238.00	\$711.25	\$184.50
236,000.00	\$847.00	\$238.80	\$713.00	\$185.20
237,000.00	\$849.00	\$239.60	\$714.75	\$185.90
238,000.00	\$851.00	\$240.40	\$716.50	\$186.60
239,000.00	\$853.00	\$441.20	\$718.25	\$187.30
240,000.00	\$855.00	\$242.00	\$720.00	\$188.00
241,000.00	\$857.00	\$242.80 `	\$721.75	\$188.70
242,000.00	\$859.00	\$243.60	\$723.50	\$189.40
243,000.00	\$861.00	\$244.40	\$725.25	\$190.10
244,000.00	\$863.00	\$245.20	\$727.00	\$190.80
245,000.00	\$865.00	\$246.00	\$728.75	\$191.50
246,000.00	\$867.00	\$246.80	\$730.50	\$192.20
247,000.00	\$869.00	\$247.60	\$732.25	\$192.90
248,000.00	\$871.00	\$248.40	\$734.00	\$193.60

249,000.00	\$873.00	\$249.20	\$735.75	\$194.30
250,000.00	\$875.00	\$250.00	\$737.50	\$195.00
\$251,000.00	\$877.00	\$250.80	\$739.25	\$195.70
252,000.00	\$879.00	\$251.60	\$741.00	\$196.40
253,000.00	\$881.00	\$252.40	\$742.75	\$197.10
254,000.00	\$883.00	\$253.20	\$744.50	\$197.80
255,000.00	\$885.00	\$254.00	\$746.25	\$198.50
256,000.00	\$887.00	\$254.80	\$748.00	\$199.20
257,000.00	\$889.00	\$255.60	\$749.75	\$199.90
258,000.00	\$891.00	\$256.40	\$751.50	\$200.60
259,000.00	\$893.00	\$257.20	\$753.25	\$201.30
260,000.00	\$895.00	\$258.00	\$755.00	\$202.00
2				
261,000.00	\$897.00	\$258.80	\$756.75	\$202.70
262,000.00	\$899.00	\$259.60	\$508.50	\$203.40
263,000.00	\$901.00	\$260.40	\$760.25	\$204.10
264,000.00	\$903.00	\$261.20	\$762.00	\$204.80
265,000.00	\$905.00	\$262.00	\$763.75	\$205.50
266,000.00	\$907.00	\$262.80	\$765.50	\$206.20
267,000.00	\$909.00	\$263.60	\$767.25	\$206.90
268,000.00	\$911.00	\$264.40	\$769.00	\$207.60
269,000.00	\$913.00	\$265.20	\$770.75 FL	
270,000.00	\$915.00	\$266.00	\$772.50	\$209.00
,			AUG 14	
271,000.00	\$917.00	\$266.80	\$774.25	\$209.70
272,000.00	\$919.00	\$267.60	\$776.00 KEN SE	LZER \$210.40
273,000.00	\$921.00	\$268.40	\$7 Commissioner	of Insurance \$211.10
274,000.00	\$923.00	\$269.20	\$779.50	\$211.80
275,000.00	\$925.00	\$270.00	\$781.25	\$212.50
276,000.00	\$927.00	\$270.80	\$783.00	\$213.20
277,000.00	\$929.00	\$271.60	\$784.75	\$213.90
278,000.00	\$931.00	\$272.40	\$786.50	\$214.60
279,000.00	\$933.00	\$273.20	\$788.25	\$215.30
280,000.00	\$935.00	\$274.00	\$790.00	\$216.00
	Die Bescheigent (Kanstonik) un-	•		
281,000.00	\$937.00	\$274.81	\$791.75	\$216.70
\$282,000.00	\$939.00	\$275.60	\$793.50	\$217.40
283,000.00	\$941.00	\$276.40	\$795.25	\$218.10
284,000.00	\$943.00	\$277.20	\$797.00	\$218.80
285,000.00	\$945.00	\$278.00	\$798.75	\$219.50
286,000.00	\$947.00	\$278.80	\$800.50	\$220.20
287,000.00	\$949.00	\$279.60	\$802.25	\$220.90
288,000.00	\$951.00	\$280.40	\$804.00	\$221.60
289,000.00	\$953.00	\$281.20	\$805.75	\$222.30
290,000.00	\$955.00	\$282.00	\$807.50	\$223.00
		1		

291,000.00	\$957.00	\$282.80	\$809.25	\$223.70
292,000.00	\$959.00	\$283.60	\$811.00	\$224.40
293,000.00	\$961.00	\$284.40	\$812.75	\$225.10
294,000.00	\$963.00	\$285.20	\$814.50	\$225.80
295,000.00	\$965.00	\$286.00	\$816.25	\$226.50
296,000.00	\$967.00	\$286.80	\$818.00	\$227.20
297,000.00	\$969.00	\$287.60	\$819.75	\$227.90
298,000.00	\$971.00	\$288.40	\$821.50	\$228.60
299,000.00	\$973.00	\$289.20	\$823.50	\$229.30
300,000.00	\$975.00	\$290.00	\$825.00	\$230.00
300,000.00	<i>Q</i> 070 .00	¥ = 0 = 0 = 0		 Technick (2004) Technick (2004)
301,000.00	\$977.00	\$290.80	\$826.75	\$230.70
302,000.00	\$979.00	\$291.60	\$828.50	\$231.40
303,000.00	\$981.00	\$292.40	\$830.25	\$232.10
304,000.00	\$983.00	\$293.20	\$832.00	\$232.80
305,000.00	\$985.00	\$294.00	\$833.75	\$233.50
306,000.00	\$987.00	\$294.80	\$835.50	\$234.20
307,000.00	\$989.00	\$295.60	\$837.25	\$234.90
308,000.00	\$991.00	\$296.40	\$839.00	\$235.60
309,000.00	\$993.00	\$297.20	\$840.75	\$236.30
310,000.00	\$995.00	\$298.00	\$842.50	\$237.60
510,000.00	\$995.00	\$258.00	Ş0 4 2.50	\$237.00
311,000.00	\$997.00	\$298.80	\$844.25	AU \$237472015
312,000.00	\$999.00	\$299.60	\$846.00	
313,000.00	\$1,001.00	\$300.40	\$847.75	KENSELZER
313,000.00	\$1,003.00	\$301.20	\$849.50	Commissioner of Insurance \$239.80
		\$302.00	\$851.25	\$240.50
315,000.00	\$1,005.00	\$302.80	\$853.00	\$241.20
316,000.00	\$1,007.00	\$303.60	\$854.75	\$241.90
317,000.00	\$1,009.00		\$856.50	\$242.60
318,000.00	\$1,011.00	\$304.40		\$243.30
319,000.00	\$1,013.00	\$305.20	\$858.25	\$244.00
320,000.00	\$1,015.00	\$306.00	\$860.00	\$244.00
221 000 00	¢1 017 00	\$306.80	\$861.75	\$244.70
321,000.00	\$1,017.00 \$1,019.00	\$307.60	\$863.50	\$245.40
322,000.00		\$308.40	\$865.25	\$246.10
323,000.00	\$1,021.00	\$309.20	\$867.00	\$246.80
324,000.00	\$1,023.00		201 - Contra Con	\$240.80
325,000.00	\$1,025.00	\$310.00	\$868.75	\$247.30
326,000.00	\$1,027.00	\$310.80	\$870.50 \$872.25	\$248.20
327,000.00	\$1,029.00	\$311.60	\$874.00	\$249.60
328,000.00	\$1,031.00	\$312.40	\$875.75	\$250.30
329,000.00	\$1,033.00	\$313.20		\$251.00
330,000.00	\$1,035.00	\$314.00	\$877.50	\$251.00
331 000 00	\$1 037 00	\$314.80	\$879.24	\$251.70
331,000.00	\$1,037.00	\$314.80 \$315.60	\$879.24 \$881.00	\$251.70 \$252.40
331,000.00 332,000.00 333,000.00	\$1,037.00 \$1,039.00 \$1,041.00	\$314.80 \$315.60 \$316.40	\$879.24 \$881.00 \$882.75	\$251.70 \$252.40 \$253.10

334,000.00	\$1,043.00	\$317.20	\$884.50	\$253.80
335,000.00	\$1,045.00	\$318.00	\$886.25	\$254.50
336,000.00	\$1,047.00	\$318.80	\$888.00	\$255.20
337,000.00	\$1,049.00	\$319.60	\$889.75	\$255.90
338,000.00	\$1,051.00	\$320.40	\$891.50	\$256.60
339,000.00	\$1,053.00	\$321.20	\$893.25	\$257.30
340,000.00	\$1,055.00	\$322.00	\$895.00	\$258.00
Leaver 1982/862 • Leaver 2019 1994 1994 2014 2014 2014				
\$341,000.00	\$1,057.00	\$322.80	\$896.75	\$258.70
342,000.00	\$1,059.00	\$323.60	\$898.50	\$259.40
343,000.00	\$1,061.00	\$324.40	\$900.25	\$260.10
344,000.00	\$1,063.00	\$325.20	\$902.00	\$260.80
345,000.00	\$1,065.00	\$326.00	\$903.75	\$261.50
346,000.00	\$1,067.00	\$326.80	\$905.50	\$262.20
347,000.00	\$1,069.00	\$327.60	\$907.25	\$262.90
348,000.00	\$1,071.00	\$328.40	\$909.00	\$263.60
349,000.00	\$1,073.00	\$329.20	\$910.75	\$264.30
350,000.00	\$1,075.00	\$330.00	\$912.50	\$265.00
	+-/			
351,000.00	\$1,077.00	\$330.80	\$914.25	\$265.70
352,000.00	\$1,079.00	\$331.60	\$916.00	\$266.40
353.000.00	\$1,081.00	\$332.40	\$917.75	FL \$267.10
354,000.00	\$1,083.00	\$333.20	\$919.50	\$267.80
355,000.00	\$1,085.00	\$334.00	\$921.25	AUG 1 4\$26\$50
356,000.00	\$1,087.00	\$334.80	\$923.00	\$269.20
357,000.00	\$1,089.00	\$335.60	6024 75	KEN SELZEROO
358,000.00	\$1,091.00	\$336.40	\$926.50 Co	mmissioner of Insurance
359,000.00	\$1,093.00	\$337.20	\$928.25	\$271.30
360,000.00	\$1,095.00	\$338.00	\$930.00	\$272.00
361,000.00	\$1,097.00	\$338.80	\$931.75	\$272.70
362,000.00	\$1,099.00	\$339.60	\$933.50	\$273.40
363,000.00	\$1,101.00	\$340.40	\$935.25	\$274.10
364,000.00	\$1,103.00	\$341.20	\$937.00	\$274.80
365,000.00	\$1,105.00	\$342.00	\$938.75	\$275.00
366,000.00	\$1,107.00	\$342.80	\$940.50	\$276.20
367,000.00	\$1,109.00	\$343.60	\$942.25	\$276.90
368,000.00	\$1,111.00	\$344.40	\$944.00	\$277.60
369,000.00	\$1,113.00	\$345.20	\$945.75	\$278.30
370,000.00	\$1,115.00	\$346.00	\$947.50	\$279.00
95 39 39 9 9 4 9 4 9 4 9 5 1 5		• • • • • • • • • •		
371,000.00	\$1,117.00	\$346.80	\$949.25	\$279.70
372,000.00	\$1,119.00	\$347.60	\$951.00	\$280.40
373,000.00	\$1,121.00	\$348.40	\$952.75	\$281.10
374,000.00	\$1,123.00	\$349.20	\$954.50	\$281.80
375,000.00	\$1,125.00	\$350.00	\$956.25	\$280.50
376,000.00	\$1,127.00	\$350.80	\$958.00	\$283.20
en e	 Antonio Automa antonio presidente (2012 SALIE) 			

377,000.00	\$1,129.00	\$351.60	\$959.75	\$283.90
378,000.00	\$1,131.00	\$352.40	\$961.50	\$284.60
379,000.00	\$1,133.00	\$353.20	\$963.25	\$285.30
380,000.00	\$1,135.00	\$354.00	\$965.00	\$286.00
381,000.00	\$1,137.00	\$354.80	\$966.75	\$286.70
382,000.00	\$1,139.00	\$355.60	\$968.50	\$287.40
383,000.00	\$1,141.00	\$356.40	\$970.25	\$288.10
384,000.00	\$1,143.00	\$357.20	\$972.00	\$288.80
385,000.00	\$1,145.00	\$358.00	\$973.75	\$289.50
386,000.00	\$1,147.00	\$358.80	\$975.25	\$290.20
387,000.00	\$1,149.00	\$359.60	\$977.75	\$290.90
388,000.00	\$1,151.00	\$360.40	\$979.00	\$291.60
389,000.00	\$1,153.00	\$361.20	\$980.75	\$292.30
390,000.00	\$1,155.00	\$362.00	\$982.50	\$293.00
330,000.00	91,100.00	<i>4302.00</i>	<i>4502.50</i>	+
391,000.00	\$1,157.00	\$362.80	\$984.25	\$293.70
392,000.00	\$1,159.00	\$363.60	\$986.00	\$294.40
393,000.00	\$1,161.00	\$364.40	\$987.75	\$295.10
394,000.00	\$1,163.00	\$365.20	\$989.50	\$295.80
395,000.00	\$1,165.00	\$366.00	\$991.25	\$296.50
396,000.00	\$1,167.00	\$366.80	\$993.00	\$297.20
397,000.00	\$1,169.00	\$367.60	\$994.75	101-101-101-101-101-101-101-101-101-101
398,000.00	\$1,171.00	\$368.40	\$996.50	\$297.90 \$298.60
		\$369.20	\$998.25	\$299,30
399,000.00	\$1,173.00	3. 19. 20.47. AND	\$1,000.00	AUG 12407015
400,000.00	\$1,175.00	\$370.00	\$1,000.00	
401,000.00	\$1,177.00	\$370.80	\$1,001.75	KEN SELZER Commissioନିଶିଦ୍ୟୀନsurance
402,000.00	\$1,179.00	\$371.60	\$1,003.50	\$301.40
403,000.00	\$1,181.00	\$372.40	\$1,005.25	\$302.10
404,000.00	\$1,183.00	\$373.20	\$1,007.00	\$302.80
405,000.00	\$1,185.00	\$374.00	\$1,008.75	\$303.50
		\$374.80	\$1,010.50	\$304.20
406,000.00	\$1,187.00	\$375.60	\$1,010.30	\$304.90
407,000.00 408,000.00	\$1,189.00	\$376.40	\$1,012.25	\$305.60
5.	\$1,191.00		\$1,014.00	\$306.30
409,000.00	\$1,193.00	\$377.20	• • •	\$307.00
410,000.00	\$1,195.00	\$378.00	\$1,017.50	\$507.00
411,000.00	\$1,197.00	\$378.80	\$1,019.25	\$307.70
412,000.00	\$1,199.00	\$379.60	\$1,021.00	\$308.40
413,000.00	\$1,201.00	\$380.40	\$1,022.75	\$309.10
414,000.00	\$1,203.00	\$381.20	\$1,024.50	\$309.80
415,000.00	\$1,205.00	\$382.00	\$1,026.25	\$310.50
416,000.00	\$1,207.00	\$382.80	\$1,028.00	\$311.20
417,000.00	\$1,209.00	\$383.60	\$1,029.75	\$311.90
418,000.00	\$1,205.00	\$384.40	\$1,031.50	\$312.60
419,000.00	\$1,213.00	\$385.20	\$1,033.25	\$313.30
419,000.00	Υ, Υ,Υ,Υ ,Υ,Υ,Υ	Q303.20	φ1,000.20	<i>\$</i> 313.30

420,000.00	\$1,215.00	\$386.00	\$1,035.00	\$314.00
421,000.00	\$1,217.00	\$386.80	\$1,036.75	\$314.70
422,000.00	\$1,219.00	\$387.60	\$1,038.50	\$315.40
423,000.00	\$1,221.00	\$388.40	\$1,040.25	\$316.10
424,000.00	\$1,223.00	\$389.20	\$1,042.00	\$316.80
425,000.00	\$1,225.00	\$390.00	\$1,043.75	\$317.50
426,000.00	\$1,227.00	\$390.80	\$1,045.50	\$318.20
427,000.00	\$1,229.00	\$391.60	\$1,047.25	\$318.90
428,000.00	\$1,231.00	\$392.40	\$1,049.00	\$319.60
429,000.00	\$1,233.00	\$393.20	\$1,050.75	\$320.20
		\$394.00	\$1,052.50	\$321.00
430,000.00	\$1,235.00	\$594.00	\$1,052.50	\$521.00
431,000.00	\$1,237.00	\$394.80	\$1,054.25	\$321.70
432,000.00	\$1,239.00	\$395.60	\$1,056.00	\$322.40
433,000.00	\$1,241.00	\$396.40	\$1,057.75	\$323.10
434,000.00	\$1,243.00	\$397.20	\$1,059.50	\$323.80
435,000.00	\$1,254.00	\$398.00	\$1,061.25	\$324.50
436,000.00	\$1,247.00	\$398.80	\$1,063.00	\$325.20
437,000.00	\$1,249.00	\$399.60	\$1,064.75	\$325.90
438,000.00	\$1,251.00	\$400.40	\$1,066.50	\$326.60
439,000.00	\$1,253.00	\$401.20	\$1,068.25	\$327.30
440,000.00	\$1,255.00	\$402.00	\$1,070.00	\$328.00
		1991 - Editerado Organización de		
441,000.00	\$1,257.00	\$402.80	\$1,071.75	AUS2 2 4 2015
442,000.00	\$1,259.00	\$403.60	\$1,073.50	KEN SELZER
443,000.00	\$1,261.00	\$404.40	\$1,075.25	Commissioner of Insurance
444,000.00	\$1,263.00	\$405.20	\$1,077.00	\$331.50
445,000.00	\$1,265.00	\$406.00	\$1,078.75	\$331.50
446,000.00	\$1,267.00	\$406.80	\$1,080.50	\$332.20
447,000.00	\$1,269.00	\$407.60	\$1,082.25	\$332.90
448,000.00	\$1,271.00	\$408.40	\$1,084.00	\$333.60
449,000.00	\$1,273.00	\$409.20	\$1,085.75	\$334.30
450,000.00	\$1,275.00	\$410.00	\$1,087.50	\$335.00
	<i>\</i>	<i>,</i>	<i>, -, -</i>	1.000
451,000.00	\$1,277.00	\$410.80	\$1,089.25	\$335.70
452,000.00	\$1,279.00	\$411.60	\$1,091.00	\$336.40
453,000.00	\$1,281.00	\$412.40	\$1,092.75	\$337.10
454,000.00	\$1,283.00	\$413.20	\$1,094.50	\$337.80
455,000.00	\$1,285.00	\$414.00	\$1,096.25	\$338.50
456,000.00	\$1,287.00	\$414.80	\$1,098.00	\$339.20
457,000.00	\$1,289.00	\$415.60	\$1,099.75	\$339.90
458,000.00	\$1,291.00	\$416.40	\$1,101.50	\$340.60
459,000.00	¢1 202 00	\$417.20	\$1,103.25	\$341.30
460 000 00	\$1,293.00	Q+17.40	y 1, 100, 110	40 12100
460,000.00	\$1,295.00	\$418.00	\$1,105.00	\$342.00
460,000.00	5. 200			
461,000.00	5. 200			

462,000.00	\$1,299.00	\$419.60	\$1,108.50	\$343.40
463,000.00	\$1,301.00	\$420.40	\$1,110.25	\$344.10
464,000.00	\$1,303.00	\$421.20	\$1,112.00	\$344.80
465,000.00	\$1,305.00	\$422.00	\$1,113.75	\$345.50
466,000.00	\$1,307.00	\$422.80	\$1,115.50	\$346.20
467,000.00	\$1,309.00	\$423.60	\$1,117.25	\$346.90
468,000.00	\$1,311.00	\$424.40	\$1,119.00	\$347.60
469,000.00	\$1,313.00	\$425.20	\$1,120.75	\$348.30
470,000.00	\$1,315.00	\$426.00	\$1,122.50	\$349.00
471,000.00	\$1,317.00	\$426.80	\$1,124.25	\$349.70
472,000.00	\$1,319.00	\$427.60	\$1,126.00	\$350.40
473,000.00	\$1,321.00	\$428.40	\$1,127.75	\$351.10
474,000.00	\$1,323.00	\$429.20	\$1,129.50	\$351.80
475,000.00	\$1,325.00	\$430.00	\$1,131.25	\$352.50
476,000.00	\$1,327.00	\$430.80	\$1,133.00	\$353.20
477,000.00	\$1,329.00	\$431.60	\$1,134.75	\$353.90
478,000.00	\$1,331.00	\$432.40	\$1,136.50	\$354.40
479,000.00	\$1,333.00	\$433.20	\$1,138.25	\$355.30
480,000.00	\$1,335.00	\$434.00	\$1,140.00	\$356.00
481,000.00	\$1,337.00	\$434.80	\$1,141.75	\$356.70D
482,000.00	\$1,339.00	\$435.60	\$1,143.50	\$357.40
483,000.00	\$1,341.00	\$436.40	\$1,145.25	AU\$358.10 2015
484,000.00	\$1,343.00	\$437.20	\$1,147.00	KER58EDZER
485,000.00	\$1,345.00	\$438.00	\$1,148.75	Commissioner of Insurance
486,000.00	\$1,347.00	\$438.80	\$1,150.50	\$360.20
487,000.00	\$1,349.00	\$439.60	\$1,152.25	\$360.90
488,000.00	\$1,351.00	\$440.40	\$1,154.00	\$361.60
489,000.00	\$1,353.00	\$441.20	\$1,155.75	\$362.30
490,000.00	\$1,355.00	\$442.00	\$1,157.50	\$363.00
491,000.00	\$1,357.00	\$442.80	\$1,159.25	\$363.70
492,000.00	\$1,359.00	\$443.60	\$1,161.00	\$364.40
493,000.00	\$1,361.00	\$444.40	\$1,162.75	\$365.10
494,000.00	\$1,363.00	\$445.20	\$1,164.50	\$365.80
495,000.00	\$1,365.00	\$446.00	\$1,166.25	\$366.50
496,000.00	\$1,367.00	\$446.80	\$1,168.00	\$367.20
497,000.00	\$1,369.00	\$447.60	\$1,169.75	\$397.90
498,000.00	\$1,371.00	\$448.40	\$1,172	\$368.00
499,000.00	\$1,373.00	\$449.20	\$1,173.25	\$369.30
500,000.00	\$1,375.00	\$450.00	\$1,175.00	\$370.00

FOR OWNERS POLICY IN EXCESS OF \$500,000.00 CHARGE AS FOLLOWS:

 OVER \$500,000 AND UP TO \$5,000,000.00
 \$2.00 PER THOUSAND

 OVER \$5,000,000. AND UPT TO \$10,000,000.
 \$1.75 PER THOUSAND

 OVER \$10,000,000. AND UP TO \$15,000,000.
 \$1.50 PER THOUSAND

 OVER \$15,000,000.00
 \$1.25 PER THOUSAND

FOR MORTGAGE POLICY IN EXCESS OF \$500,000.00 CHARGE

 OVER \$500,000 AND UP TO \$10,000,000.00
 \$1.50 PER THOUSAND

 OVER \$10,000,000. AND UP TO \$15,000,000.
 \$1.25 PER THOUSAND

 OVER \$15,000,000.00
 \$1.00 PER THOUSAND

TITLE INSURANCE

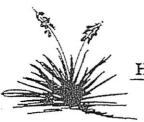
SPECIAL RULE FOR RATING UNIQUE OR UNUSUAL CONDITIONS

IF IT CAN BE CLEARLY DEMONSTRATED THAT A RISK PRESENTS UNIQUE OR UNUSUAL CONDITIONS OF EXPOSURE OR HAZARD SUCH THAT THE APPLICATION OF THE NORMAL RATING PROCEDURE DOES NOT PRODUCE A REASONABLE AND EQUITABLE RATE FOR THE RISK, SUCH RISK MAY BE TREATED ON AN INDIVIDUAL RATE BASIS.

REQUESTS FOR TREATMENT UNDER THIS RULE SHALL BE SUBMITTED TO THE INSURANCE COMMISSIONER AND SHALL BE ACCOMPANIED BY EVIDENCE SPECIFICALLY SETTING FORTH THE REASONS FOR THE REQUEST ALONG WITH FULL SUPPORTING INFORMATION EVIDENCING THAT THE SPECIAL TREATMENT IS NOT A VIOLATION OF K.S.A. 40-2404 (14) RELATING TO REBATES AND OTHER INDUCEMENTS IN TITLE INSURANCE. SUCH RATES MUST BE FILED WITH THE COMMISSIONER OF INSURANCE PRIOR TO QUOTATION OR BEING MADE EFFECTIVE.

AUG 1 4 2015

KEN SELZER Commissioner of Insurance



High Plains Land & Title

107 Gunsmoke • PO Box 878 • Dodge City, KS 67801 • (620) 225-6574 • FAX (620) 225-6575

August 12, 2015

Kansas Insurance Department 420 SW 9th Street Topeka, KS 66612

FILED

Dear Sir,

AUG 1 4 2015

Enclosed, please find our changes for filing of Rates on Title Insurance Charges, Escrew Charges, for High Plains Land & Title, Mitch L. Little, Diane L. Ebeling, and Pamera Meurance Kirkby. These new rates are to become effective and in force on August 17, 2015.

If you have any questions, or you need further information, please do not hesitate to contact our office and I will be happy to help you.

Sincerely,

60 Diane L. Ebeling

Encl.



Ken Selzer, Commissioner of Insurance

August 14, 2015

Diane L. Ebeling High Plains Land & Title PO Box 876 Dodge City, KS 67801

Re: Rate Filing

Dear Ms. Ebeling:

This will acknowledge receipt of your rate filing as required by K.S.A. 40-952(c). This material has been placed on file effective today.

Sincerely,

James W. Norman Policy Examiner II Property & Casualty